

**The New York Public Library  
Humanities and Social Science Library  
Manuscripts and Archives Division**

**A User's Guide to the Emigrant Savings Bank Records**

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## Introduction

The Emigrant Savings Bank was founded by officers of the Irish Emigrant Society as an outgrowth of the society's concern for the welfare of Irish immigrants. The bank's opening in 1850 coincided with the waves of immigration that followed in the wake of the Irish Famine. The President of the Society, Gregory Dillon, was also the Bank's first president, and for decades there were members of the society's Board of Trustees serving on the bank's Board of Directors. From the start the bank's business was very closely related to the work of the Society. As a result many of the volumes in the collection are personal and family chronicles as well as records of banking transactions. Collectively these volumes rank with the richest sources to be found on either side of the Atlantic for the study of Irish emigration.

There are fifty-nine volumes in the Emigrant Savings Bank Records. Not all these volumes contain the personal and family information that you have heard about. This guide has been prepared to help you zero in on the ones that do. Good luck in your quest.

### The Chief Sources of Genealogical Information

When a new deposit-account was opened it was entered in three volumes called **Index Book**, **Test Book**, and **Deposit-Account Ledger**. There is a fourth group of deposit-account volumes called **Signature, and Test Books**. These volumes are related to the Test Books and were used in a special way which will be described below. As sometimes happens with collections of bound business records, there are essential volumes in the bank's records which the Library did not receive and which are missing. You will learn more about this further along. According to Marion Casey, who assessed the research value of the collection for the bank, another group of real estate volumes called the **Real Estate Books**, consisting of the **Bond and Mortgage Record Books**, **Bond and Mortgage Ledgers**, and **Real Estate Loans Ledgers**, are "important primary sources for the study of ethnic social mobility through property ownership". Together these five groups (amounting to thirty-five volumes) of deposit accounts and real estate mortgage and loan information, comprise the *primary source of genealogical information* in the collection. However, keep in mind that due to its welfare work with Irish immigrants and their families in Ireland, and its close association with the bank, the nine volumes of **Minutes of the Board of Trustees** of the Irish Emigrant Society (see the attached complete reel list) may contain family information as well.

Your search begins with the Index Books where you will look for a **family name**.

## Using the Index Books

There are three Index Books spanning the period 1850 through 1880. With one exception, Index Book Three, the Index Books will refer you to a Test Book, or Transfer, Signature and Test Book. Index Book Three (Reel 3) is a ***dead end*** with which you need not concern yourself as it will refer you to an unknown number of Test Books, and two Transfer, Signature, and Test Books which the Library did not receive, and which are presumed missing. The deposit-account entries in the Index Books were made in a rough but usable chronological and alphabetical order. For accounts opened in a given year, all last names beginning with the same letter are grouped together, but not individually alphabetized. To the right of the name is the deposit-account number. This number is the key that opens the door to the detailed personal and family information.

The Index Books have been microfilmed as follows:

Reel 1	1850 through 1866
Reel 2	1867 through 1877
Reel 3	1878 through 1880

If you know when the family you are looking for came to the United States, fill out a call slip for the reel of microfilm which contains the index for that year, and give it to the Manuscripts Specialist on duty. If you don't know the year, you will have to search both Reels 1 and 2. If you find a deposit-account number, be sure to write it down because you will need it when you take the next step to the Test Books and the Transfer, Signature, and Test Books..

### Sample call slip

The New York Public Library Special Collections	Date 3/29/97
Collection: Emigrant Savings Bank Records	
Reel 1	
Name (printed)	<u>Joseph Burns</u>
Signature	<u>Joseph Burns</u>

You can get a blank call slip at the Manuscript Specialist's desk.

## **Using the Test Books and Transfer, Signature, and Test Books**

The Test Books contain an extraordinary abundance of detailed personal and family information. This information was used by the bank when a depositor wished to send money home, and as a practical identity test, especially in the case of depositors who could not read or write. However, they span the period only from 1850 through 1868 and the deposit accounts 1 through 66,756. A comparison of the Test Books and the Transfer, Signature, and Test Books (see below for a clarification of their role) which run from 1850 through 1883 and deposit accounts 1 through 170,000 (with a very large gap that is explained below) reveals a significant difference in the total number of deposit-accounts. This strongly suggests that there were several more Test Books with corresponding numbers and time-spans, and possibly another Index Book from 1880 to 1883. These volumes were not received by the Library and are presumed missing. If the deposit-account number that you have found in the index book is higher than 66,756, there is no Test Book for it, and it may be worthwhile to check for it in a Transfer, Signature, and Test Book. Unlike the Test Books, the four volumes of Transfer, Signature, and Test Books *contain no new deposit-accounts*. Their only apparent role was as a supplementary Test Book whenever there was a change in the deposit-account in the Test Book, such as a new signature, the death of the original deposit-account holder, or the loss by the depositor of a pass book. Any time this happened the change and the deposit-account record were entered--with the same account number--into a Transfer, Signature, and Test Book, and a note to that effect was usually added to the Test Book. It may be that the Transfer, Signature, and Test Book then replaced the Test Book for use in all future transactions

In the Test Books before the mid-1860s there is a wide range of details about the depositor and his or her family. In addition to the deposit-account number, family name, and first name of the depositor, there are details such as the depositor's address, occupation, and the names of spouse and children. Under Remarks are entered the date of arrival in the United States; the name of the ship on which the depositor arrived; the port of embarkation in Ireland or Great Britain and the port of entry in the U.S.; the depositor's birthplace and residence in Ireland; the name of the nearest big town; first names of parents and siblings; and father's occupation.

### **Sample Test Book entry: Michael Sullivan**

[date deposit-account opened] *1856, Oct 18.* [deposit-account number] *2987*  
[name] *Michael Sullivan*[occupation] *Farmer* [residence] *New Lots, L.I.*  
(now Brooklyn) [remarks] *Native of Kilmackrahan, 5 miles from*  
*Kamturk, County Cork, Ireland. Arrived in New York July 19,*  
*1851 on the Rodiana via Cork from Liverpool. Family in*  
*Ireland, father Cornelius, mother Ellen Dial, dead, two*  
*brothers in Ireland, Cornelius and David. One sister, Ellen,*  
*in Ireland. Is single* [this likely refers to Michael Sullivan, not Ellen]

The Test Books have been microfilmed in the following order:

<u>Reel</u>	<u>Deposit-account numbers</u>	<u>Date range</u>
4	1 to 12,482	1850, Sep 30-1856, Sep 4
5	12,483 to 25,000	1856, Sep 4-1860, Aug 9
6	25,000 to 32,521	1860, Aug 10-1862, Nov 22
7	32,522 to 40,129	1862, Nov 24-1864, Apr 16
8	40,130 to 47,702	1864, Apr 16 -1865, Jul 7
9	47,703 to 58,999	1865, Jul 7-1867 May 20
10	59,000 to 66,756	1867, May 20-1868, Aug 24

If you use the Transfer, Signature, and Test Books bear in mind that there are many omissions in the deposit-account numbers. All this means is that over the years there were no changes in the omitted deposit-accounts. Volumes four and five of the Transfer, Signature, and Test Books covering the deposit accounts (with gaps) 122,300 through 155,000 were not received by the Library and are presumed missing.

The Transfer, Signature and Test Books have been microfilmed as follows:

<u>Reel</u>	<u>Volume</u>	<u>Deposit-accounts</u>	<u>Date range</u>
11	1	28 to 69,994	1850, Oct 3-1869, Mar 8
12	2	70,003 to 103,999	1869, Mar 9-1874, Jul 31
13	3	104,403 to 122,999	1874, Jul 31-1877, Sep 12
	4	not received and presumed missing	
	5	not received and presumed missing	
14	6	155,001 to 170,000	1881, Jul 6-1883, Jan 5

As with the Index Books you may request Test Books and Transfer, Signature, and Test Books by writing the reel number/s on a call slip and giving it to the Manuscripts Specialist.

### **Using the Deposit Account Ledgers**

These six volumes contain the basic banking transactions, such as deposits, withdrawals and balances, and are arranged by deposit-account number. The Library did not receive the volumes containing the deposit-accounts numbered higher than 18000.

The Deposit Account Ledgers have been microfilmed as follows:

<u>Reels</u>	<u>Deposit account numbers</u>
15	1 to 3,000
16	3,001 to 6,000
17	6,001 to 9,000
18	9,001 to 12,000
19	12,000 to 15,000
20	15,001 to 18,000

## Using the Real Estate Books

The Bond and Mortgage Books and Bond and Mortgage Ledgers record real-estate transactions and have their own numbers which can be found in the Bond and Mortgage Name Index. The entries in the Bond and Mortgage Books include the date of approval, name of mortgagor, house number, size of the ground, description of the building, the amount of the loan, the name of the attorney, and in most cases a drawing of the location on a block map. There are also five Real Estate Loans Ledgers pertaining to the years 1902 to 1923. Information to be found in the Real Estate Loans Ledgers include the applicant's name, the amount of money requested (at 5% interest) location of ground and building, material the building is to be made of, and the number of floors.

The Real Estate Books have been microfilmed as follows:

<u>Reel</u>	<u>Volumes</u>	<u>Date range</u>	<u>Number</u>
40	Bond and Mortgage Name Index		
41	Bond and Mortgage Street Index		
25	Bond and Mortgage Record	1851-1881	1 to 1,555
26	Bond and Mortgage Record	1881-1887	1,556 to 2,721
27	Bond and Mortgage Record	1887-1891	2,722 to 3,699
28	Bond and Mortgage Record	1891-1896	3,700 to 3,449
29	Bond and Mortgage Record	1896-1900	4,500 to 5,499
30	Bond and Mortgage Record	1900-1904	5,500 to 6,403
31	Bond and Mortgage Ledger	1878-1886	1 to 1,304
32	Bond and Mortgage Ledger	1890-1903	50 to 2,891
33	Bond and Mortgage Ledger	1888-1899	3,001 to 5,000
34	Bond and Mortgage Ledger	1899-1904	5,001 to 6,220
35	Real Estate Loans Ledger No. 9	1905-1909	
36	Real Estate Loans Ledger No. 10	1905-1909	
37	Real Estate Loans Ledger No. 11	1909-1913	
38	Real Estate Loans Ledger No. 13	1916-1921	
39	Real Estate Loans Ledger No. 14 1	1921-1923	

That completes the guide to essential volumes.

Attached to this guide is a microfilm reel list of the entire collection. You are welcome to look at any of the volumes on the reel list which have not been included in this guide. You may do so by filling out a call slip giving the number of the reel you wish to see.

EMIGRANT SAVINGS BANK  
RECORDS  
MICROFILM REEL LIST

- Reel 1** INDEX 1 (1850-1866)  
**Reel 2** INDEX 2 (1867-1877)  
**Reel 3** INDEX 3 (1878-1880)  
**Reel 4** TEST BOOK 1 (Account numbers 1 to 12,482)  
**Reel 5** TEST BOOK 2 (12,483 to 25,000)  
**Reel 6** TEST BOOK 2a (25,000 to 32,521)  
**Reel 7** TEST BOOK 3 (32,522 to 40,129)  
**Reel 8** TEST BOOK 4 (40,130 to 47,702)  
**Reel 9** TEST BOOK 5 (47,703 to 58,999)  
**Reel 10** TEST BOOK 6 (59,000 to 66,756)  
**Reel 11** TRANSFER SIGNATURE AND TEST BOOK 1 (28 to 69,994)  
**Reel 12** TRANSFER SIGNATURE AND TEST BOOK 2 (70,003 to 103,999)  
**Reel 13** TRANSFER SIGNATURE AND TEST BOOK 3 (104,003 to 122,999)

**NOTE: TRANSFER SIGNATURE AND TEST BOOKS 4 & 5  
ARE NOT IN THE POSSESSION OF NYPL.**

- Reel 14** TRANSFER SIGNATURE AND TEST BOOK 6 (155,001 to 170,000)  
**Reel 15** DEPOSIT ACCOUNT LEDGER 1 (1 to 3,000)  
**Reel 16** DEPOSIT ACCOUNT LEDGER 2 (3,001 to 6,000)  
**Reel 17** DEPOSIT ACCOUNT LEDGER 3 (6,001 to 9,000)  
**Reel 18** DEPOSIT ACCOUNT LEDGER 4 (9,001 to 12,000)  
**Reel 19** DEPOSIT ACCOUNT LEDGER 5 (12,000 to 15,000)  
**Reel 20** DEPOSIT ACCOUNT LEDGER 6 (15,001 to 18,000)  
**Reel 21** DEPOSITORS (1 to 19,807)  
**Reel 22** BY-LAWS AND SIGNATURES BOOK 1 (1 to 17,000)  
**Reel 23** SOCIETY ACCOUNTS (1922-1927)  
**Reel 24** SIGNATURE BOOK 2 (5,251 to 12,999)  
**Reel 25** BOND AND MORTGAGE RECORD BOOK 1 (1 to 1,555)  
**Reel 26** BOND AND MORTGAGE RECORD BOOK 2 (1,556 to 2,721)  
**Reel 27** BOND AND MORTGAGE RECORD BOOK 3 (2,722 to 3,699)  
**Reel 28** BOND AND MORTGAGE RECORD BOOK 4 (3,700 to 4,499)  
**Reel 29** BOND AND MORTGAGE RECORD BOOK 5 (4,500 to 5,499)  
**Reel 30** BOND AND MORTGAGE RECORD BOOK 6 (5,500 to 6,403)  
**Reel 31** BOND AND MORTGAGE LEDGER (1 to 1,304)  
**Reel 32** BOND AND MORTGAGE LEDGER (50 to 2,891)

**Reel 33** BOND AND MORTGAGE LEDGER (3,001 to 5,000)  
**Reel 34** BOND AND MORTGAGE LEDGER (5,001 to 6,220)  
**Reel 35** REAL ESTATE LOANS NO. 9  
**Reel 36** REAL ESTATE LOANS NO. 10  
**Reel 37** REAL ESTATE LOANS NO. 11  
**Reel 38** REAL ESTATE LOANS NO. 13  
**Reel 39** REAL ESTATE LOANS NO. 14  
**Reel 40** BOND AND MORTGAGE INDEX TO NAMES  
**Reel 41** BOND AND MORTGAGE INDEX TO STREETS  
**Reel 42** MINUTES OF BOARD OF TRUSTEES (Mar. 30, 1841-Nov. 8, 1854)  
**Reel 43** MINUTES OF BOARD OF TRUSTEES (Dec. 14, 1854-Nov. 6, 1865)  
**Reel 44** MINUTES OF BOARD OF TRUSTEES (Dec. 14, 1865-Jun. 13, 1889)  
**Reel 45** MINUTES OF BOARD OF TRUSTEES (Jul. 18, 1889-Dec. 13, 1906)  
**Reel 46** MINUTES OF BOARD OF TRUSTEES (Jan. 17, 1907-May 12, 1927)  
**Reel 47** MINUTES OF BOARD OF TRUSTEES (Dec. 12, 1927-Apr. 17, 1933)  
MINUTES OF FINANCE COMMITTEE (Jan. 2, 1907-Nov. 8, 1917)  
**Reel 48** MINUTES OF FINANCE COMMITTEE (Jan. 22, 1866-Mar. 2, 1885)  
**Reel 49** MINUTES OF FINANCE COMMITTEE (Mar. 23, 1885-Dec. 26, 1906)  
**Reel 50** ACCOUNT LEDGER (Jan. 2, 1906-Jun. 30, 1922)  
**Reel 51** BOND/MORTGAGE PRINCIPAL & INTEREST (Jul. 28, 1866-May 30, 1872)  
**Reel 52** BOND/MORTGAGE PRINCIPAL & INTEREST (May 31, 1872-Oct. 18, 1880)  
**Reel 53** BOND/MORTGAGE PRINCIPAL & INTEREST (Oct. 18, 1880-Aug. 10, 1883)  
**Reel 54** BOND/MORTGAGE PRINCIPAL & INTEREST (Aug. 13, 1883-Mar. 10, 1887)  
**Reel 55** BOND/MORTGAGE PRINCIPAL & INTEREST (Mar. 11, 1887-Mar. 20, 1889)  
**Reel 56** MINUTES OF THE AUDITING COMMITTEE (Mar. 9, 1922-Dec. 2, 1929)  
**Reel 57** BANK BUILDINGS' FINANCIAL HISTORY (c. 1953)  
**Reel 58** STATEMENT OF BONDED SECURITIES (Jan. 1, 1900-Jan. 1, 1930)  
**Reel 59** STATEMENT OF BONDED SECURITIES (Jan. 1, 1931-Jan. 1, 1945)  
MISCELLANEOUS PAPERS (c. 1842-1943)